

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOHN T HALAMA  
LYNDA T HALAMA  
Debtor(s)

Case No. 07-06105

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/05/2007.
- 2) The plan was confirmed on 07/20/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/13/2010.
- 5) The case was dismissed on 08/20/2010.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$75,656.72.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,795.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$16,795.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$844.53
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,344.53**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T	Unsecured	130.04	NA	NA	0.00	0.00
BAY FINANCE CO	Unsecured	3,633.70	3,460.72	3,460.72	313.58	0.00
BENEFICIAL FINANCE CORPORATION	Secured	5,293.01	5,293.01	5,293.01	4,143.03	343.28
BRINKS	Unsecured	383.88	NA	NA	0.00	0.00
CANALS & TRAILS CU	Unsecured	1,779.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	492.83	452.31	452.31	37.81	0.00
CONCORDE COLLECTION	Unsecured	42.45	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,994.22	12,682.17	12,682.17	1,149.15	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	807.14	865.95	865.95	72.40	0.00
EDWARD HOSPITAL	Unsecured	239.00	NA	NA	0.00	0.00
EMERGENCY HEALTHCARE PHYSICI	Unsecured	236.40	NA	NA	0.00	0.00
FOOT & ANKLE WELLNESS CTR	Unsecured	520.00	520.00	520.00	47.12	0.00
FUTURE DIAGNOSTICS GROUP	Unsecured	1,801.20	1,801.20	1,801.20	150.58	0.00
HINSDALE HOSPITAL	Unsecured	361.53	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	8,085.21	8,108.76	8,108.76	734.74	0.00
INSTITUTE FOR PERSONAL DEVELOP	Unsecured	102.50	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,687.17	2,044.07	2,044.07	2,044.07	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	142.10	142.10	0.00	0.00
LEMONT PRIMARY CARE	Unsecured	82.00	NA	NA	0.00	0.00
MOHAMMED N AHMED	Unsecured	615.20	NA	NA	0.00	0.00
NATIONAL MAGAZINE EXCHANGE	Unsecured	67.08	NA	NA	0.00	0.00
NICOR GAS	Unsecured	690.72	508.57	508.57	42.52	0.00
NORTH SHORE AGENCY	Unsecured	50.06	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	1,827.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	557.37	687.70	687.70	57.49	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	683.00	838.05	838.05	70.07	0.00
PREMIER BANKCARD/CHARTER	Unsecured	507.00	382.11	382.11	31.94	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	58.17	NA	NA	0.00	0.00
RANDALL F SUMMERS DDS	Unsecured	333.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	1,108.00	NA	NA	0.00	0.00
SUBURBAN RADIOLOGISTS	Unsecured	53.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO HOME MTGE	Secured	13,717.17	6,212.69	6,212.69	6,212.69	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00
WET & WILD CREATURES	Unsecured	29.35	NA	NA	0.00	0.00
YOUNG WOODWORKERS KIT CLUB	Unsecured	31.38	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,212.69	\$6,212.69	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,293.01	\$4,143.03	\$343.28
<b>TOTAL SECURED:</b>	<b>\$11,505.70</b>	<b>\$10,355.72</b>	<b>\$343.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,044.07	\$2,044.07	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,044.07</b>	<b>\$2,044.07</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,449.64</b>	<b>\$2,707.40</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,344.53</u>	
Disbursements to Creditors	<u>\$15,450.47</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$16,795.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.